EXTENDED CARE PROSPECTING CHECKLIST

Who in Your Book of Business Needs a Conversation?

You don't have to look far to find extended care prospects. Many are already in your book of business.

Use this checklist to identify clients who may benefit from an extended care planning conversation.

✓ AGE & LIFE STAGE

Look for clients who:

☐ Are between ages **50–70**
☐ Are approaching retirement
☐ Recently retired
☐ Are reviewing their retirement income plan
☐ Have recently become empty nesters
☐ Are widowed, divorced, or living alone
☐ Are concerned about aging independently

Agent Tip: Don't wait until a client is older or experiencing health problems. Earlier planning generally means more options.

✓ FINANCIAL PROFILE

Consider clients who:

☐ Have accumulated retirement savings
☐ Have CDs or significant cash reserves
☐ Own annuities
☐ Have investment or brokerage accounts
☐ Own life insurance with accumulated cash value
☐ Have assets they want to protect for a spouse or heirs
☐ Have enough assets to pay for care—but don't necessarily want to spend them on care

Conversation Starter:
"If you needed care for several years, which assets would you want to use first?"

✓ FAMILY & CAREGIVING EXPERIENCE

Pay attention when a client:

☐ Has cared for an aging parent
☐ Has a parent currently receiving care

☐ Has experienced Alzheimer's or dementia in the family
☐ Has seen the financial impact of assisted living or home care
☐ Doesn't want their children to become caregivers
☐ Has no children or family nearby to provide assistance

Conversation Starter:
"You've seen what caregiving can involve. Have you thought about what you would want if you were the one needing care?"

✓ EXISTING CLIENT OPPORTUNITIES

Review clients who recently:

☐ Purchased life insurance
☐ Purchased or renewed an annuity
☐ Discussed retirement planning
☐ Completed an estate plan
☐ Updated beneficiaries
☐ Discussed legacy planning
☐ Expressed concerns about healthcare expenses
☐ Asked about Medicare and what it covers

Agent Tip: Extended care planning doesn't have to be a separate conversation. Make it part of the client's overall retirement and financial review.

✓ QUESTIONS THAT SIGNAL AN OPPORTUNITY

Listen for statements like:

☐ *"Medicare will cover that, won't it?"*
☐ *"I'll just pay for care myself."*
☐ *"LTC insurance is too expensive."*
☐ *"My kids will take care of me."*
☐ *"I'll worry about that when I'm older."*
☐ *"I don't want to end up in a nursing home."*
☐ *"What happens if one of us needs care?"*

These aren't necessarily objections—they're **conversation starters**.

YOUR LTC AWARENESS MONTH CHALLENGE

Go through your book of business and:

☐ Identify **10 clients** who fit this checklist
☐ Contact **2 clients each week**

☐ Start the conversation—don't try to sell a product
☐ Ask open-ended questions about their plans for care
☐ Complete a health prequalification when appropriate
☐ Explore the solution that fits the client

Remember:

The goal isn't to sell LTC insurance.

The goal is to make sure your client has a plan.

Traditional LTCi • Hybrid Solutions • Short-Term Care • Alternative Strategies

One conversation today could make a significant difference for a client's family tomorrow.